

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: LAIDLEY, FORREST D. § Case No. 04-40186
§
§
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on October 28, 2004. The undersigned trustee was appointed on December 21, 2004.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 177,734.27
Funds were disbursed in the following amounts:

Administrative expenses	<u>21,971.40</u>
Payments to creditors	<u>141,272.03</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>14,490.84</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing claims in this case was 05/02/2006. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$10,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$10,000.00, for a total compensation of \$10,000.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$436.83 and now requests reimbursement for expenses of \$0.00, for total expenses of \$436.83.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/22/2010 By: /s/JOHN E. GIERUM
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 04-40186

Trustee: (520171) JOHN E. GIERUM

Case Name: LAIDLEY, FORREST D.

Filed (f) or Converted (c): 12/21/04 (c)

Period Ending: 03/22/10

§341(a) Meeting Date: 01/20/05

Claims Bar Date: 05/02/06

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	real estate homestead (s) asset listed at 50% of total value as debtor has a 1/2 interest	362,500.00	0.00		175,227.19	FA
2	Wisconsin real estate (s)	800,000.00	0.00	DA	0.00	FA
3	Cash (s)	150.00	0.00	DA	0.00	FA
4	Household goods (s)	1,100.00	0.00	DA	0.00	FA
5	Pictures and art (s)	100.00	0.00	DA	0.00	FA
6	Wearing apparel (s)	300.00	0.00	DA	0.00	FA
7	Jewelry (s)	100.00	0.00	DA	0.00	FA
8	Sports equipment (s)	200.00	135.00	DA	0.00	FA
9	Forrest Properties, Inc. (s)	Unknown	Unknown		0.00	FA
10	Prairie City Bakery (s)	0.00	0.00	DA	0.00	FA
11	Forrest Development (s)	0.00	0.00	DA	0.00	FA
12	Vasco Data (s)	Unknown	Unknown		0.00	FA
13	GMC Yukon (s)	22,000.00	6,800.00		0.00	FA
14	Home computer (s)	100.00	0.00	DA	0.00	FA
15	Office equipment (s)	500.00	15.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		2,507.08	Unknown
16	Assets Totals (Excluding unknown values)	\$1,187,050.00	\$6,950.00		\$177,734.27	\$0.00

Major Activities Affecting Case Closing:

all adversaries over, debtor indicted(no evidence of other assets) tax work being completed

Initial Projected Date Of Final Report (TFR): December 31, 2006

Current Projected Date Of Final Report (TFR): December 31, 2010

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40186

Case Name: LAIDLEY, FORREST D.

Taxpayer ID #: 13-7467129

Period Ending: 03/22/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****04-65 - Money Market Account

Blanket Bond: \$70,912,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/21/05	{1}	T. Kendall Hunt and B. J. Hunt	earnest money	1110-000	20,000.00		20,000.00
06/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4000%	1270-000	1.75		20,001.75
07/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	6.93		20,008.68
08/19/05		Chase Bank	backup withholding	2990-000		2.43	20,006.25
08/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	7.65		20,013.90
08/31/05		Chase Bank	backup withholding	2990-000		2.14	20,011.76
09/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	7.87		20,019.63
10/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	8.70		20,028.33
11/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	9.06		20,037.39
12/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	10.02		20,047.41
01/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	11.29		20,058.70
02/10/06	{1}	Chicago Title Insurance Company	SALE PROCEEDS	1110-000	140,227.19		160,285.89
02/10/06	{1}	Chicago Title Insurance Company	SALE PROCEEDS	1110-000	15,000.00		175,285.89
02/10/06		To Account #*****0466	TRANSFER OF FUNDS	9999-000		20,000.00	155,285.89
02/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	48.15		155,334.04
03/09/06		To Account #*****0466	Bond Reimbursement	9999-000		15.33	155,318.71
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	92.37		155,411.08
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	98.39		155,509.47
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	105.70		155,615.17
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	102.35		155,717.52
07/26/06		To Account #*****0466	TRUSTEE'S ATTORNEYS' FEES	9999-000		1,530.00	154,187.52
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	105.64		154,293.16
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	104.87		154,398.03
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	98.12		154,496.15
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	108.32		154,604.47
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	101.62		154,706.09
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	98.29		154,804.38
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	103.23		154,907.61
02/16/07		To Account #*****0466	Bond Reimbursement	9999-000		140.92	154,766.69
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	77.18		154,843.87
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	82.68		154,926.55
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	85.48		155,012.03
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	85.53		155,097.56
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	80.06		155,177.62
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	88.38		155,266.00
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	85.67		155,351.67
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	77.42		155,429.09

Subtotals : \$177,119.91 \$21,690.82

Form 2
Cash Receipts And Disbursements Record

Case Number: 04-40186

Case Name: LAIDLEY, FORREST D.

Taxpayer ID #: 13-7467129

Period Ending: 03/22/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****0465 - Money Market Account

Blanket Bond: \$70,912,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	91.29		155,520.38
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	80.91		155,601.29
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	79.25		155,680.54
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	71.18		155,751.72
02/05/08		To Account #*****0466	BOND REIMBURSEMENT	9999-000		133.72	155,618.00
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	31.93		155,649.93
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	28.91		155,678.84
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	21.71		155,700.55
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	19.49		155,720.04
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	19.79		155,739.83
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	19.79		155,759.62
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	18.51		155,778.13
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	20.43		155,798.56
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	16.99		155,815.55
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	12.25		155,827.80
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	11.04		155,838.84
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.35		155,845.19
02/19/09		To Account #*****0466	BOND REIMBURSEMENT	9999-000		135.58	155,709.61
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.93		155,715.54
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.77		155,722.31
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.35		155,728.66
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.14		155,734.80
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.77		155,741.57
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.56		155,748.13
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.56		155,754.69
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.35		155,761.04
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.35		155,767.39
11/23/09		To Account #*****0466	TRANSFER OF FUNDS	9999-000		141,272.03	14,495.36
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.03		14,500.39
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.61		14,501.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.57		14,501.57
02/12/10		To Account #*****0466	TRANSFER OF FUNDS	9999-000		11.28	14,490.29
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.55		14,490.84

Subtotals : \$614.36 \$141,552.61

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40186

Case Name: LAIDLEY, FORREST D.

Taxpayer ID #: 13-7467129

Period Ending: 03/22/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****04-65 - Money Market Account

Blanket Bond: \$70,912,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
			ACCOUNT TOTALS	177,734.27	163,243.43	\$14,490.84
			Less: Bank Transfers	0.00	163,238.86	
			Subtotal	177,734.27	4.57	
			Less: Payments to Debtors		0.00	
			NET Receipts / Disbursements	\$177,734.27	\$4.57	

Form 2
Cash Receipts And Disbursements Record

Case Number: 04-40186

Case Name: LAIDLEY, FORREST D.

Taxpayer ID #: 13-7467129

Period Ending: 03/22/10

Trustee: JOHN E. GIERUM (520171)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****04-66 - Checking Account

Blanket Bond: \$70,912,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/10/06		From Account #*****0465	TRANSFER OF FUNDS	9999-000	20,000.00		20,000.00
02/10/06	101	Chicago Title Insurance Company	Earnest Money	2500-000		20,000.00	0.00
03/09/06		From Account #*****0465	Bond Reimbursement	9999-000	15.33		15.33
03/09/06	102	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2006 FOR CASE #04-40186, Bond Reimbursement (Bond #016026455)	2200-000		15.33	0.00
07/26/06		From Account #*****0465	TRUSTEE'S ATTORNEYS' FEES	9999-000	1,530.00		1,530.00
07/26/06	103	Gierum & Mantas	TRUSTEE'S ATTORNEYS' FEES	3110-000		1,530.00	0.00
02/16/07		From Account #*****0465	Bond Reimbursement	9999-000	140.92		140.92
02/16/07	104	John E. Gierum	Bond Premium Payment on Ledger Balance as of 02/01/07 for Case #04-40186	2200-000		140.92	0.00
02/05/08		From Account #*****0465	BOND REIMBURSEMENT	9999-000	133.72		133.72
02/05/08	105	John E. Gierum	Bond Premium Payment on Ledger Balance as of 02/01/2008 for Case #04-40186, Bond Reimbursement (Bond #016026455)	2200-000		133.72	0.00
02/19/09		From Account #*****0465	BOND REIMBURSEMENT	9999-000	135.58		135.58
02/19/09	106	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2009 FOR CASE #04-40186, Reimbursement for Ch. 7 Blanket Bond	2200-000		135.58	0.00
11/23/09		From Account #*****0465	TRANSFER OF FUNDS	9999-000	141,272.03		141,272.03
11/23/09	107	Thomas Seibert	Secured Creditor	4120-000		141,272.03	0.00
02/12/10		From Account #*****0465	TRANSFER OF FUNDS	9999-000	11.28		11.28
02/12/10	108	John E. Gierum	Reimbursement for Ch. 7 Blanket Bond on ledger balance as of 2/1/10 for Case No. 04-40186	2200-000		11.28	0.00

ACCOUNT TOTALS	163,238.86	163,238.86	\$0.00
Less: Bank Transfers	163,238.86	0.00	
Subtotal	0.00	163,238.86	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$163,238.86	

Form 2

Cash Receipts And Disbursements Record

Case Number: 04-40186

Trustee: JOHN E. GIERUM (520171)

Case Name: LAIDLEY, FORREST D.

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 13-7467129

Account: ***-****04-67 - Money Market Account

Period Ending: 03/22/10

Blanket Bond: \$70,912,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
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(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****04-65	177,734.27	4.57	14,490.84
Checking # ***-****04-66	0.00	163,238.86	0.00
MMA # ***-****04-67	0.00	0.00	0.00
	<u>\$177,734.27</u>	<u>\$163,243.43</u>	<u>\$14,490.84</u>

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 04-40186
Case Name: LAIDLEY, FORREST D.
Trustee Name: JOHN E. GIERUM

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee	<u>JOHN E. GIERUM</u>	\$ 10,000.00	\$ _____
Attorney for trustee	_____	\$ _____	\$ _____
Appraiser	_____	\$ _____	\$ _____
Auctioneer	_____	\$ _____	\$ _____
Accountant	<u>Lois West</u>	\$ 817.00	\$ _____
Special Attorney for trustee	_____	\$ _____	\$ _____
Charges,	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees,	<u>United States Trustee</u>	\$ 250.00	\$ _____
Other	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$127,536.75 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
2P	<u>Maria T Skriba</u>	\$ 10,000.00	\$ 3,423.84
15P	Department of the Treasury-Internal Revenue Service	\$ 117,536.75	\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,018,885.43 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
2U	<u>Maria T Skriba</u>	\$ 5,305.00	\$ 0.00
3	<u>Lee R. Bomgaars</u>	\$ 67,359.25	\$ 0.00
6	<u>Lincolnshire Towne Center LP</u>	\$ 5,543,153.00	\$ 0.00
7	<u>Gary Rippberger</u>	\$ 50,000.00	\$ 0.00
10	<u>Scott Bermingham</u>	\$ 31,080.00	\$ 0.00
14	<u>Randy Jauch</u>	\$ 50,000.00	\$ 0.00
15U	Department of the Treasury-Internal Revenue Service	\$ 84,783.37	\$ 0.00
16	<u>James P Roache</u>	\$ 389,900.00	\$ 0.00
17	<u>SBC Corporation</u>	\$ 379.87	\$ 0.00
22	<u>Howell L Ferguson</u>	\$ 166,549.72	\$ 0.00

23	Cingular Wireless	\$ 4,775.85	\$ 0.00
25	Randy Jauch	\$ 40,000.00	\$ 0.00
26	American Express Travel Related Services Co., Inc.	\$ 5,708.55	\$ 0.00
27	American Express Centurion Bank	\$ 3,142.73	\$ 0.00
28	C Clifford Hoffmann Descendants and Childrens Trus	\$ 447,677.62	\$ 0.00
29	Ralph Steffen	\$ 229,824.00	\$ 0.00
30	American Express Travel Related Services Co., Inc.	\$ 1,556.76	\$ 0.00
31	Thomas Berk	\$ 187,839.10	\$ 0.00
36	North Shore Shell Loan Account	\$ 76,700.00	\$ 0.00
40	Irene P. Johnson	\$ 161,508.00	\$ 0.00
41	Randy Jauch	\$ 90,000.00	\$ 0.00
42	John & Lynn Banghart	\$ 50,000.00	\$ 0.00
43	Katherine Kyle	\$ 50,000.00	\$ 0.00
46	John Kyle	\$ 76,700.00	\$ 0.00
47	Eileen L. DeLacluyse Trust	\$ 50,000.00	\$ 0.00
48	Nancy Abraham	\$ 50,000.00	\$ 0.00
49	Brooks Kellogg	\$ 123,565.96	\$ 0.00
50	Lee R. Bomgaars	\$ 74,458.00	\$ 0.00
51	Suzanne Green Stevens	\$ 25,000.00	\$ 0.00
52	Steven Wolf	\$ 50,000.00	\$ 0.00
53	Marion Carol Hoban Trust	\$ 38,945.00	\$ 0.00
54	Bengt B Alfraid Trust	\$ 38,945.00	\$ 0.00
56	John & Diane Csiha	\$ 100,000.00	\$ 0.00
57	Lorraine Mannebach	\$ 65,000.00	\$ 0.00
58	Harold K. Ridgeway	\$ 79,361.27	\$ 0.00
59	Richard F. DiMaso	\$ 25,000.00	\$ 0.00
60	Northern States Financial Corp	\$ 5,346,596.18	\$ 0.00
62	Stuart & Jane Fullett	\$ 30,374.72	\$ 0.00
65	Jack & Sharon Shniderman	\$ 50,000.00	\$ 0.00
66	Raymond A. Kedzior	\$ 152,000.00	\$ 0.00
67	James D. McKinney	\$ 209,255.11	\$ 0.00

69	Tom Tunnicliff	\$ 25,000.00	\$ 0.00
70	Thomas Cornhoff	\$ 107,821.00	\$ 0.00
71	Marc Lacher	\$ 25,000.00	\$ 0.00
72	Albert Lacher	\$ 175,000.00	\$ 0.00
73	Bobby Pearson	\$ 52,466.00	\$ 0.00
77	Des Plaines Real Equity Corp.	\$ 100,000.00	\$ 0.00
78	Jerry Hitpas & Mary A. Hitpas	\$ 78,466.67	\$ 0.00
80	Lillian C Steffen	\$ 230,000.00	\$ 0.00
81	Lawrence Kedzior	\$ 76,100.00	\$ 0.00
82	Lawrence A DiVito	\$ 107,821.00	\$ 0.00
86	Maurice Slivnick	\$ 60,187.50	\$ 0.00
87	David Slivnick	\$ 186,770.20	\$ 0.00
89	Charles Bartels	\$ 150,000.00	\$ 0.00
90	Tom & Kim Casale Wolff	\$ 50,000.00	\$ 0.00
91	Jeffery A Wright	\$ 1,959,309.00	\$ 0.00
92	James J Kwaterski	\$ 50,000.00	\$ 0.00
94	Robert D Stuart Jr	\$ 200,000.00	\$ 0.00
95	Barry Mitchel IRA	\$ 62,500.00	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.